

Compliance Notification

Discover Network Has Increased Pay-at-the-Pump Chargeback Protection

Effective September 1, 2008, Discover Network increased the pay-at-the-pump chargeback protection from \$75.00 to \$100.00 for merchants with a Merchant Category Code (MCC) of 5542 (Automated Fuel Dispensers) and operate pay-at-the-pump (PATP) POS devices.

Card sales by pay-at-the-pump (PATP) merchants with an approved authorization response in the amount of \$1.00 will not be subject to dispute for the merchant's failure to obtain an approved authorization response for the full amount of the card sale up to and including \$100.00.

As a result of this change, merchants with a Merchant Category Code (MCC) of 5542 should see a decrease in authorization related chargebacks when the transaction amount is less than \$100.00

What do I need to do?

Understand Discover's updated chargeback protection for pay-at-the-pump merchants (MCC 5542)

For more information please contact Customer Service

Date: November 12, 2008